

Fill in this information to identify the case:

Debtor Name Mendel Paneth

United State Bankruptcy Court for the
Eastern District of New York

Case No: 22-41414-NHL

Check if this is ☐
an amended filing

Monthly Operating Report for LLC Owned by Chapter 13 Debtor

Month: May 2023

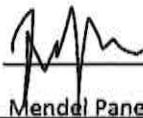
Date report filed: 6/29/2023

Line of business: Personal Services

NAISC Code: _____

In accordance with title 28, section 1746 of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Original signature of responsible party



Printed Name of responsible party

Mendel Paneth

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

	Yes	No	N/A
<u>If you answer No to any of the questions in lines 1-9 attach an explanation and label it Exhibit A</u>			
1. Did the business operate during the entire reporting period?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you plan to continue to operate the business next month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you paid all of your bills on time?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Did you pay your employees on time?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. Have you deposited all the receipts for your business into account ending in <u>0076</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you timely filed your tax returns and paid all your taxes?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7. Have you timely filed all other required government filings?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
8. Have you timely paid all of your insurance premiums?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<u>If you answer No to any of the questions in lines 1-9 attach an explanation and label it Exhibit B</u>			
9. Do you have any bank accounts open other than the account ending in <u>0076</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10. Have you sold any assets other than inventory?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

11. Have you sold or transferred any assets or provided services to anyone related to Debtor? ☐ ☐ ☒
12. Did any insurance company cancel your policy? ☐ ☐ ☒
13. Did you have any unusual or significant unanticipated expenses? ☐ ☒ ☐
14. Have you borrowed money from anyone or made any payments on your behalf ☐ ☒ ☐
15. Has anyone made an investment in your business? ☐ ☒ ☐
16. Have you paid any bills you owed before you filed bankruptcy? ☐ ☒ ☐
17. Have you allowed any checks to clear the bank that were issued before you filed Bankruptcy? ☐ ☒ ☐

2. Summary of Cash Activity for All Accounts

18. Total opening balance of all accounts \$-611.25

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report balance the total cash as of the date of the filing of this case.

19. Total cash receipts \$ 19,200.33

20. Total cash disbursements \$18,590.03

21. Net Cash Flow

Subtract line 19 from line 20 and report the result here +\$ 610.30
 This amount may be different from what you may have calculated as net profit.

22. Cash on hand at end of the month

Add line 21 + Line 18. Report the result here.

Report this figure as the cash on hand at the beginning of the month on your next operating report. =\$ - 0.95

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the day you filed bankruptcy but have not paid. Label it Exhibit C. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from Exhibit C here.

23. Total Payables \$ 0
 (Exhibit C)

Paneth/Mendel

Chapter 13 Case No: 22-41414

Income Sources

Source	Date	Amount
Marketing and Graphic	8-May	\$2,700
Subtotal		\$2,700
Writing and Graphic	17-May	\$6,200
	18-May	\$10,000
Subtotal		\$16,200
Total Income		18,900



America's Most Convenient Bank®

E

STATEMENT OF ACCOUNT



Go paperless.
Scan the QR code or
visit td.com/digital to
activate digital statements.

MENDEL PANETH LLC
85 BOLIVAR STREET
STATEN ISLAND NY 10314

Page: 1 of 6
Statement Period: May 01 2023-May 31 2023
Cust Ref #: ***
Primary Account #: 0076

TD Business Convenience Plus

MENDEL PANETH LLC

Account 0076

ACCOUNT SUMMARY

Beginning Balance	-611.25	Average Collected Balance	17.93
Electronic Deposits	230.33	Interest Earned This Period	0.00
Other Credits	18,970.00	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Electronic Payments	9,275.03	Days in Period	31
Other Withdrawals	9,290.00		
Service Charges	25.00		
Ending Balance	-0.95		

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$70.00	\$70.00

DAILY ACCOUNT ACTIVITY**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
05/03	DEBIT CARD CREDIT, AUT 050223 VISA DDA REF AMZN MKTP US AMZN COM BILL * WA 4085404032285573	97.95
05/03	DEBIT CARD CREDIT, AUT 050223 VISA DDA REF AMZN MKTP US AMZN COM BILL * WA 4085404032285573	28.04
05/03	DEBIT CARD CREDIT, AUT 050223 VISA DDA REF AMZN MKTP US AMZN COM BILL * WA 4085404032285573	19.94
05/03	DEBIT CARD CREDIT, AUT 050223 VISA DDA REF AMZN MKTP US AMZN COM BILL * WA 4085404032285573	19.59
05/03	DEBIT CARD CREDIT, AUT 050223 VISA DDA REF AMZN MKTP US AMZN COM BILL * WA 4085404032285573	18.50
05/03	DEBIT CARD CREDIT, AUT 050223 VISA DDA REF AMZN MKTP US AMZN COM BILL * WA 4085404032285573	17.41
05/03	DEBIT CARD CREDIT, AUT 050223 VISA DDA REF AMZN MKTP US AMZN COM BILL * WA 4085404032285573	15.85
05/03	DEBIT CARD CREDIT, AUT 050223 VISA DDA REF AMZN MKTP US AMZN COM BILL * WA 4085404032285573	13.05
Subtotal:		230.33

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

How to Balance your Account

Page:

2 of 6

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

①	Ending Balance	-0.95
②	Total Deposits	+
③	Sub Total	=
④	Total Withdrawals	-
⑤	Adjusted Balance	=

② DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		

③ WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days In Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

MENDEL PANETH LLC

Page: 3 of 6
 Statement Period: May 01 2023-May 31 2023
 Cust Ref #: ***
 Primary Account #: 7076

DAILY ACCOUNT ACTIVITY

Other Credits

POSTING DATE	DESCRIPTION	AMOUNT
05/08	WIRE TRANSFER INCOMING,	2,700.00
05/17	WIRE TRANSFER INCOMING	6,200.00
05/18	OD GRACE FEE REFUND	70.00
05/18	WIRE TRANSFER INCOMING	10,000.00
	Subtotal:	18,970.00

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
05/02	DEBIT CARD PURCHASE, AUT 050123 VISA DDA PUR LYFT RIDE MON 2PM LYFT COM * CA 4085404032285573	12.61
05/02	DEBIT CARD PAYMENT, AUT 043023 VISA DDA PUR GOOGLE GOOGLE STORAGE 855 836 3987 * CA 4085404032285573	10.88
05/02	DEBIT CARD PURCHASE, AUT 050123 VISA DDA PUR TICKET EXPERT 718 384 5052 * NY 4085404032285573	10.00
05/08	PHONE TRANSFER, To CHECKING 4424134255	2,000.00
05/10	DEBIT CARD PAYMENT, AUT 050923 VISA DDA PUR ADOBE CREATIVE CLOUD 408 536 6000 * CA 4085404032285573	59.87
05/11	DEBIT CARD PAYMENT, AUT 051023 VISA DDA PUR METRO BY T MOBILE AUTO 888 863 8768 * WA 4085404032285573	80.00
05/12	DEBIT CARD PURCHASE, AUT 051123 VISA DDA PUR LYFT MEMB MAY LYFT COM * CA 4085404032285573	10.87
05/15	DEBIT CARD PAYMENT, AUT 051323 VISA DDA PUR TOPKLUXE 866 4689788 * FL 4085404032285573	198.78
05/15	DEBIT CARD PAYMENT, AUT 051323 VISA DDA PUR STK SHUTTERSTOCK 866 6633954 * NY 4085404032285573	59.00
05/16	DEBIT CARD PAYMENT, AUT 051523 VISA DDA PUR ADOBE STOCK 408 536 6000 * CA 4085404032285573	49.99
05/16	DEBIT CARD PURCHASE, AUT 051623 VISA DDA PUR P1 CBM8554604451 8554604451 * NM 4085404032285573	12.49
05/17	PHONE TRANSFER, To CHECKING 4424134255	5,000.00
05/19	DEBIT CARD PURCHASE, AUT 051823 VISA DDA PUR PAYPAL JACKBRANDAOCOMIC 402 935 7733 * CA 4085404033308622	790.00

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

MENDEL PANETH LLC

Page: 4 of 6
 Statement Period: May 01 2023-May 31 2023
 Cust Ref #: ****
 Primary Account #: 10076

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
05/19	DEBIT CARD PURCHASE, AUT 051923 VISA DDA PUR PAYPAL MALKY405 VISA DIRECT * CA 4085404033308622	411.90
05/19	DEBIT CARD PURCHASE, AUT 051823 VISA DDA PUR METRO BY T MOBILE 234 STATEN ISLAND * NY 4085404033308622	10.89
05/22	DEBIT CARD PURCHASE, AUT 051923 VISA DDA PUR IC INSTACART 3028 888 246 7822 * CA 4085404033308622	387.32
05/22	DEBIT CARD PURCHASE, AUT 051823 VISA DDA PUR GENERAL VAPE STATEN ISLAND * NY 4085404033308622	129.38
05/22	DEBIT CARD PURCHASE, AUT 051823 VISA DDA PUR MEAT UP STATEN ISLAND * NY 4085404033308622	38.05
05/22	DEBIT CARD PURCHASE, AUT 051923 VISA DDA PUR IC INSTACART 3028 888 246 7822 * CA 4085404033308622	3.00
Subtotal:		9,275.03

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
05/03	OVERDRAFT PD	105.00
05/08	WIRE TRANSFER FEE	15.00
05/16	OVERDRAFT PD	70.00
05/17	WIRE TRANSFER FEE	15.00
05/17	OVERDRAFT PD	70.00
05/18	WITHDRAWAL TRANSFER, To Checking 4424134255	9,000.00
05/18	WIRE TRANSFER FEE	15.00
Subtotal:		9,290.00

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
05/31	MAINTENANCE FEE	25.00
Subtotal:		25.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
04/30	-611.25	05/15	-242.93
05/02	-644.74	05/16	-375.41
05/03	-519.41	05/17	739.59
05/08	165.59	05/18	1,794.59

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

MENDEL PANETH LLC

Page: 5 of 6
 Statement Period: May 01 2023-May 31 2023
 Cust Ref #: ****
 Primary Account #: 0076

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
05/10	105.72	05/19	581.80
05/11	25.72	05/22	24.05
05/12	14.85	05/31	-0.95

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

MENDEL PANETH LLC

Page: 6 of 6
 Statement Period: May 01 2023-May 31 2023
 Cust Ref #: ***
 Primary Account #: 0076

Important Notice About Your Account

We realize the importance of keeping you informed when it comes to your banking. That's why we're notifying you of changes to your TD Bank Business, Commercial and Government Banking accounts.

Supplement to TD Bank Business Deposit Account Agreement

Effective July 1, 2023

Part III: Funds Availability Policy

Longer Delays May Apply

In some cases, we will not make all the funds that you deposit by check available at the times shown in this Policy. Depending on the type of check you deposit, funds may not be available until the second (2nd) Business Day after the day of your deposit. The first \$225 of your deposit, however, will be available no later than the first (1st) Business Day after the day of your deposit.

In addition, funds deposited by check may be delayed for a longer period under the following circumstances:

- a) You deposit checks totaling more than \$5,525 within the same business day
- b) We believe a check you deposited will not be paid;
- c) You re-deposit a check that has been returned unpaid;
- d) You have overdrawn your Account repeatedly, or would have overdrawn your Account if checks had been honored in the last six (6) months;
- e) There is an emergency, such as failure of communications or computer equipment. (Note: The first \$225 will be made available no later than the first (1st) Business Day after the day of your deposit).

We will notify you if we delay your ability to withdraw funds for any of these reasons. If we are not going to make all of the funds after your deposit available on the first (1st) Business Day, we may notify you at the time of your deposit. We will mail you a notice by the day after we receive your deposit, and we will tell you when the funds will be available. They will generally be available no later than the seventh (7th) Business Day after the date of your deposit. If you will need the funds after a deposit right away, you should ask us when the funds will be available. If you have questions, visit any TD Bank or call us at 1-888-751-9000.



America's Most Convenient Bank®

Member FDIC, TD Bank

1-888-751-9000 | tdbank.com

(04/23)

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender